

About the Program

The Mobilehome Occupant Assistance Program (MOAP) is available to non-profit resident organizations to enable current occupants the opportunity to purchase their mobilehome parks. By purchasing their mobilehome park the residents will be able to stabilize the cost of housing by eliminating the profit motive from ownership and more accurately target spending toward what the residents want in the way of needed maintenance and improvements.

Under the program, a below market interest rate loan (currently 3%) is provided by the County of San Diego to the residents toward the purchase of the mobilehome park. All payments of principal and interest are deferred for a period of 10 or 30 years.

The program works in one of two ways:

- A loan is made for a period of 30 years to the resident's association, which then makes loans for 30 years to qualified, low-income households. (**Individual Loans**)
- A loan is made for a period of 10 years to the resident's association directly. (**Blanket Loan**)

How It Works

Mobilehome park occupants who wish to purchase and manage their mobilehome park under this program must form a non-profit resident's association. It is this association that submits a MOAP application for a loan. It is advisable, and may be necessary, for the residents to hire a consultant that specializes in mobilehome park conversion to resident ownership.

The residents must document that a minimum of two-thirds (66.6%) of the occupants are in favor of resident ownership of the mobilehome park. After staff has verified that the residents have formed a qualified non-profit organization, are paying a fair price for the mobilehome park and meet the income qualifications; a recommendation will be made to the Board of Supervisors for a specific MOAP loan amount.

Upon approval, the County staff will prepare the necessary loan documents and disburse the loan amount to the resident's association.

The MOAP loan will be monitored on an annual basis.

How It Works

To be eligible for MOAP funds the mobilehome park to be purchased must be located in the unincorporated area of the county or in one of the following cities: Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway, San Marcos or Solana Beach.

The MOAP loan program is funded by Community Development Block Grant funds and is, thus, intended to assist households earning less than 80% of the region's median income adjusted for family size. Each household receiving an individual loan must earn no more than the following:

San Diego County Regional Median Income (MI) = \$63,800

	80% of MI
Family of 1	\$35,750
Family of 2	\$40,850
Family of 3	\$45,950
Family of 4	\$51,050
Family of 5	\$55,100
Family of 6	\$59,200
Family of 7	\$63,300
Family of 8	\$67,350

Resident organizations receiving a blanket loan must document that at least 51% of the mobilehome park's residents earn less than 80% of the median income adjusted for family size.

History of the Mobilehome Occupant Assistance Program

In March 1985, the San Diego County Board of Supervisors adopted the Mobilehome Occupant Assistance Program (MOAP) to aid low-income households in purchasing an interest in their mobilehome park.

Since that time the County's Department of Housing and Community Development has assisted resident organizations in purchasing 22 mobile-home parks, for a total of approximately 3,894 spaces. Approximately 500 low-income County households have participated in purchasing ownership interests in their mobilehome parks under the MOAP Program.



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Walter F. Ekard

CHIEF ADMINISTRATIVE OFFICER

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DEPARTMENT OF HOUSING AND
COMMUNITY DEVELOPMENT
3989 Ruffin Road
San Diego, CA 92123-1890

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
3989 RUFFIN ROAD, SAN DIEGO, CA 92123-1890
web site: www.sdhcd.org

COUNTY OF SAN DIEGO



MOBILEHOME OCCUPANT ASSISTANCE PROGRAM (MOAP)

Loans to Assist Non-profit
Resident Organizations in
the Purchase of Their
Mobilehome Parks

Housing Development
Division
(858) 694-8763